

REMARKS

Claims 21-40 are pending in this application. Applicant has cancelled Claims 1-8, 17, 19 and 20, without prejudice, and Applicant has added new Claims 21-40. Applicant respectfully submits that the new Claims 21-40 do not contain new matter.

Applicant has also deleted the Abstract Of The Disclosure and has substituted therefor the new Abstract Of The Disclosure which is attached hereto on a separate sheet. Applicant respectfully submits that the new Abstract Of The Disclosure does not contain new matter.

Based on the foregoing amendments and the following Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

I. THE 35 U.S.C. §102 REJECTIONS:

The Examiner rejected Claims 1-8, 17 and 19-20 under 35 U.S.C. §102(e) "as being anticipated by" Kolls, U.S. Patent No. 6,604,085 (Kolls). As noted above, Applicant has cancelled Claims 1-8, 17 and 19, and 20, without prejudice, and Applicant

has added new Claims 21-40. Applicant respectfully submits that the new Claims 21-40 do not contain new matter.

Applicant respectfully submits that the present invention, as defined by Claims 21-40, is patentable over the prior art.

IA. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 21-28, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 21-28, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 21, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 21, is patentable over Kolls. Applicant respectfully submits that Kolls does not disclose or suggest an apparatus for providing marketing material, advertising material, or promotional material, with account billing information or account statement information, comprising a memory device, wherein the memory device stores at least one of information regarding at least one of a credit card account, a debit card account, a bank account, a savings

account, a checking account, a brokerage account, a utility account, a utility service account, a service account, a telephone account, a wireless communication account, and a subscription account, billing information, account statement information, marketing information, advertising information, and promotional information, and a processing device, wherein the processing device automatically detects a scheduled generation of at least one of an account bill, an account billing statement, and an account statement, regarding at least one of a credit card account, a debit card account, a bank account, a savings account, a checking account, a brokerage account, a utility account, a utility service account, a service account, a telephone account, a wireless communication account, and a subscription account, wherein the processing device at least one of automatically identifies and automatically selects at least one of marketing material, advertising material, and promotional material, to be provided with the at least one of an account bill, an account billing statement, and an account statement, and further wherein the processing device generates the at least one of marketing material, advertising material, and promotional material, all of which features are specifically recited features of independent Claim 21.

Applicant respectfully submits that Kolls does not disclose or suggest an output device, wherein the output device outputs the at least one of marketing material, advertising material, and promotional material in hard copy form for physical mail delivery to an account holder along with at least one of an account bill, an account billing statement, and an account statement, all of which features are still other specifically recited features of independent Claim 21.

In view of the foregoing, Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of independent Claim 21, which features are important and recited features of said independent Claim 21. In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 21, is patentable over Kolls.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 21, is patentable over the prior art. Applicant further respectfully submits that Claims 22-28, which claims depend directly from independent Claim 21, so as to include all of the limitations of independent Claim 21, are also patentable as said Claims 22-28 depend from allowable subject matter.

Allowance of pending Claims 21-28 is, therefore, respectfully requested.

IB. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 29-39, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 29-39, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 29, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 29, is patentable over Kolls. Applicant submits that Kolls does not disclose or suggest an apparatus for providing marketing material, advertising material, or promotional material, with account billing information or account statement information, comprising a memory device, wherein the memory device stores at least one of information regarding at least one of a credit card account, a debit card account, a bank account, a savings account, a checking account, a brokerage account, a utility account, a utility service account, a service account, a telephone account, a wireless communication account, and a

subscription account, billing information, account statement information, marketing information, advertising information, and promotional information, and a processing device, wherein the processing device automatically detects a scheduled generation of at least one of an account bill, an account billing statement, and an account statement, regarding at least one of a credit card account, a debit card account, a bank account, a savings account, a checking account, a brokerage account, a utility account, a utility service account, a service account, a telephone account, a wireless communication account, and a subscription account, wherein the processor at least one of automatically identifies and automatically selects at least one of marketing material, advertising material, and promotional material, to be provided with the at least one of an account bill, an account billing statement, and an account statement, and further wherein the processing device generates an account message containing the at least one of marketing material, advertising material, and promotional material, and the at least one of an account bill, an account billing statement, and an account statement, all of which features are specifically recited features of independent Claim 29.

Applicant further respectfully submits that Kolls does not disclose or suggest a transmitter, wherein the

transmitter transmits the account message to at least one of a network computer as an e-mail message or an electronic transmission or to a communication device associated with an account holder as at least one of an e-mail message, an instant messaging message, an electronic transmission, and a facsimile transmission, all of which features are still other specifically recited features of independent Claim 29.

In view of the foregoing, Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of independent Claim 29, which features are important and recited features of said independent Claim 29. In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 29, is patentable over Kolls.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 29, is patentable over the prior art. Applicant further respectfully submits that Claims 30-39, which claims depend directly from independent Claim 29, so as to include all of the limitations of independent Claim 29, are also patentable as said Claims 30-39 depend from allowable subject matter.

Allowance of pending Claims 29-39 is, therefore, respectfully requested.

IC. THE PRESENT INVENTION, AS DEFINED BY CLAIM 40,
IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claim 40, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 40, is patentable over Kolls.

Applicant respectfully submits that Kolls does not disclose or suggest a computer-implemented method for providing marketing material, advertising material, or promotional material, with account billing information or account statement information, comprising storing at least one of information regarding at least one of a credit card account, a debit card account, a bank account, a savings account, a checking account, a brokerage account, a utility account, a utility service account, a service account, a telephone account, a wireless communication account, and a subscription account, billing information, account statement information, marketing information, advertising information, and promotional information, and automatically detecting a scheduled generation

of at least one of an account bill, an account billing statement, and an account statement, regarding at least one of a credit card account, a debit card account, a bank account, a savings account, a checking account, a brokerage account, a utility account, a utility service account, a service account, a telephone account, a wireless communication account, and a subscription account, with a processing device, all of which features are specifically recited features of independent Claim 40.

Applicant further respectfully submits that Kolls does not disclose or suggest automatically identifying and automatically selecting at least one of marketing material, advertising material, and promotional material, to be provided with the at least one of an account bill, an account billing statement, and an account statement, with the processing device, and generating the at least one of marketing material, advertising material, and promotional material, with the processing device, all of which features are still other specifically recited features of independent Claim 40.

Applicant further respectfully submits that Kolls does not disclose or suggest outputting or transmitting the at least one of marketing material, advertising material, and

promotional material, along with at least one of an account bill, an account billing statement, and an account statement, for physical mail delivery to an account holder or for electronic transmission to a communication device associated with an account holder, all of which features are still other specifically recited features of independent Claim 40.

In view of the foregoing, Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of independent Claim 40, which features are important and recited features of said independent Claim 40. In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 40, is patentable over Kolls.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 40, is patentable over the prior art. Allowance of pending Claim 40 is, therefore, respectfully requested.

II. CONCLUSION:

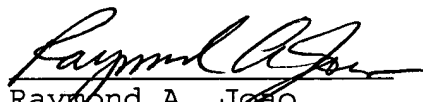
In view of the foregoing, the application is deemed to be in condition for allowance and action to that end is

respectfully requested. Allowance of pending Claims 21-40, is respectfully requested.

A Petition For Extension of Time under 37 C.F.R. §1.136(a) for a One-Month Extension of Time (in duplicate), along with a Credit Card Payment Form for payment of \$55.00 for the required fee for the Petition for a One-Month Extension of Time, is submitted herewith. A Fee Transmittal Sheet (in duplicate) is also submitted herewith.

Applicant hereby requests a One-Month Extension of Time in which to respond to the Office Action dated March 30, 2004.

Respectfully Submitted,


Raymond A. Joao
Reg. No. 35,907

Encls.: - Abstract of the Disclosure
- A Petition For Extension of Time under 37 C.F.R. §1.136(a) for a One-Month Extension of Time (in duplicate)
- Credit Card Payment Form for \$55.00 for the fee for the Petition for a One-Month Extension of Time
- Fee Transmittal Sheet (in duplicate)
- Return Receipt Postcard

July 20, 2004

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